

Information to identify the case:

Debtor 1	Michael James Kennedy	Social Security number or ITIN xxx-xx-7686
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Patricia Anne Kennedy	Social Security number or ITIN xxx-xx-1363
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-29093-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael James Kennedy

Patricia Anne Kennedy
aka Patricia Bull Kennedy

6/12/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Michael James Kennedy
Patricia Anne Kennedy
Debtors

Case No. 14-29093-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

Date Rcvd: Jun 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2018.

db/jdb +Michael James Kennedy, Patricia Anne Kennedy, 1302 Sylvania Avenue,
Cinnaminson, NJ 08077-2715
aty +James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center,
Suite #1400, Philadelphia, PA 19103-1814
cr +BAYVIEW LOAN SERVICING, LLC, SERVICER FOR THE BANK, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +BAYVIEW LOAN SERVICING, LLC, as a servicer for The, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515099971 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
515054671 +Cap1/bstby, 701 East 60th Street, Sioux Falls, SD 57104-0432
515230530 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
515233014 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
515099260 +FIFTH THIRD BANK, PO BOX 9013, ADDISON, TEXAS 75001-9013
515054679 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
515054680 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
515054681 Northstar Location Services, 4285 Genesee Street, Buffalo, NY 14225-1943
515054683 +-STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury,
Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)
515074147 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
515234722 +USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON, AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515110096 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
515054688 #+Viewtech Financial, 4761 East Hunter Avenue, Anaheim, CA 92807-1940
515096318 +Wachovia Student Loan On behalf of MHEAC, d/b/a ASA, c/o Keith Coburn, MHEAC d/b/a ASA,
100 Cambridge Street, Suite 1600, Boston, MA 02114-2518

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 12 2018 22:41:00 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 12 2018 22:40:57 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515054664 +E-mail/Text: bknotices@conduent.com Jun 12 2018 22:41:42 Acs/wachovia, 501 Bleecker St.,
Utica, NY 13501-2401
515054670 EDI: BANKAMER.COM Jun 13 2018 02:28:00 Bk Of Amer, 4161 Piedmont Pkwy,
Greensboro, NC 27410
515054669 EDI: BANKAMER.COM Jun 13 2018 02:28:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
515054665 +EDI: BANKAMER.COM Jun 13 2018 02:28:00 Bank of America,
Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
515054666 EDI: BANKAMER.COM Jun 13 2018 02:28:00 Bank of America Home Loans, Customer Service,
PO Box 5170, Simi Valley, CA 93062-5170
515086913 EDI: BANKAMER.COM Jun 13 2018 02:28:00 Bank of America, N.A., NC4-105-02-99,
PO Box 26012, Greensboro, NC 27420-6012
515054667 +EDI: TSYS2.COM Jun 13 2018 02:28:00 Barclays Bank Delaware, Attn: Bankruptcy,
P.O. Box 8801, Wilmington, DE 19899-8801
515054668 +EDI: TSYS2.COM Jun 13 2018 02:28:00 Barclays Bank Delaware, 125 South West Street,
Wilmington, DE 19801-5014
515273047 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 12 2018 22:41:20
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1837
515054672 +EDI: CIAC.COM Jun 13 2018 02:28:00 CitiMortgage, ATTN: Loss Mitigation,
1111 Northpoint Drive, Coppell, TX 75019-3831
515054673 +EDI: CIAC.COM Jun 13 2018 02:28:00 Citimortgage Inc, Po Box 9438,
Gaithersburg, MD 20898-9438
515078258 +EDI: TSYS2.COM Jun 13 2018 02:28:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
515054674 +EDI: TSYS2.COM Jun 13 2018 02:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
515812920 EDI: ECMC.COM Jun 13 2018 02:28:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
515812921 EDI: ECMC.COM Jun 13 2018 02:28:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC,
PO Box 16408, St. Paul, MN 55116-0408
515054675 +E-mail/Text: collectionbankruptcies.bancorp@53.com Jun 12 2018 22:41:25 Fifth Third Bank,
Fifth Third Bank Bankruptcy Department,, 1830 East Paris Ave., Grand Rapids, MI 49546-6253
515054677 EDI: IRS.COM Jun 13 2018 02:28:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
515054678 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jun 12 2018 22:41:09 Keybank NA,
Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-,
Brooklyn, OH 44144-2338

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 46

Date Rcvd: Jun 12, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515054682 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 12 2018 22:40:57 Office of the U.S. Trustee,
District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515269753 EDI: PRA.COM Jun 13 2018 02:28:00 Portfolio Recovery Associates, LLC,
c/o Tjx Rewards Platinum Mastercard, POB 41067, Norfolk VA 23541
515054684 +EDI: RMSC.COM Jun 13 2018 02:28:00 Syncb/tjx Cos Dc, Po Box 965005,
Orlando, FL 32896-5005
515054685 EDI: WTRRNBNK.COM Jun 13 2018 02:28:00 Target Card Services, 3901 West 53rd Street,
Sioux Falls, SD 57106-4216
515054686 +EDI: WTRRNBNK.COM Jun 13 2018 02:28:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
515054687 +EDI: USAA.COM Jun 13 2018 02:28:00 Usaa Savings Bank, Po Box 33009,
San Antonio, TX 78265-3009
515054689 +E-mail/Text: vci.bkcy@wccredit.com Jun 12 2018 22:41:07 Volkswagon Credit Inc,
National Bankruptcy Services, 9441 Lbj Freeway, Suite 250, Dallas, TX 75243-4640
TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr BANK OF AMERICA

515054676* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Branch,
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, as a servicer for The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2005-1CB, Mortgage Pas nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-1CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-1CB nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, SERVICER FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-1CB, MORTGAGE PASS-THR nj.bkecf@fedphe.com
Andrew M. Lubin on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-1CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-1CB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joel R. Spivack on behalf of Debtor Michael James Kennedy joel@spivacklaw.com, admin@spivacklaw.com;r44331@notify.bestcase.com
Joel R. Spivack on behalf of Joint Debtor Patricia Anne Kennedy joel@spivacklaw.com, admin@spivacklaw.com;r44331@notify.bestcase.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 46

Date Rcvd: Jun 12, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-1CB, MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2005-1CB jjgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2005-01CB) nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, AS TRUSTEE (CWALT 2005-01CB) nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

TOTAL: 12